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DECEMBER 1980
1980–NUMBER 1

In this issue

RETIREMENT AND UNEMPLOYMENT FINANCING

UNEMPLOYMENT AND SICKNESS BENEFITS

U.S. Railroad Retirement Board
Chicago, Illinois

RR 1.7/3:

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THE RRB QUARTERLY REVIEW

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The Members of the U.S. Railroad Retirement Board have determined that the publication of this periodical is necessary in the transaction of the public business required by law of this Agency. The use of funds for printing this periodical has been approved by the Director of the Office of Management and Budget through March 31, 1982.

QUARTERLY OPERATIONS IN BRIEF

Retirement-Survivor

Financial Operations

Income to the Railroad Retirement Account during the January-March 1980 quarter totaled $748 million, consisting of $595 million in payroll taxes, $74 million in earnings on investments and $79 million in advances from the Social Security OASDHI Trust Funds for payment of social security benefits to railroad families. The total expenditure of $1,202 million consisted of $1,114 million in regular railroad retirement and survivor benefits, $81 million in social security benefits and $7 million in administrative expenses. Since income was substantially less than expenditures, the balance in the Account declined by $454 million to only $2,123 million, which is less than 1/2 the current annual rate of expenditure. However, the balance rose substantially in the April-June quarter with receipt of funds from the annual financial interchange between the social security and railroad retirement systems.

The balance in the Railroad Retirement Supplemental Account also declined during the quarter, dropping from $34 million to $32 million. Income consisted of almost $28 million in taxes and $1 million in interest, compared to expenditures of nearly $31 million in benefit payments and $100,000 in administrative expenses.

Benefit Payments

Payments of retirement and survivor benefits totaled $1,145 million during the January-March quarter, nearly $11 million more than during the previous quarter. The increase was chiefly the result of a slightly higher average benefit amount for regular employee annuities, offsetting a smaller number of annuities paid. The quarter's payments caused the cumulative July 1936-March 1980 total of benefits paid from the Railroad Retirement Account to exceed $50 billion.

Retirement payments in the quarter amounted to $824 million, $669 million in employee annuities and $155 million in spouse annuities. Employees received $508 million in age annuities, $131 million in disability annuities, and $31 million in supplemental annuities. Survivor payments totaled $320 million, of which $278 million was for annuities to aged widow(er)s. Other annuity payments included about $6 million to disabled widow(er)s, $6 million to widowed mothers (fathers) and $28 million to children. Lump-sum payments amounted to $3 million—$2 million in insurance benefits and $1 million in residuals.

Annuities in Current-Payment Status

More than 453,000 retired employees were being paid annuities at the end of the Jan-

uary-March 1980 quarter, 2,000 fewer than at the end of the previous quarter and 4,000 fewer than one year earlier. The first quarter of 1980 continued the trend of declining numbers of employee annuitants on the rolls occurring, except for the July-September quarters, since the first quarter of 1977. These decreases are due to the relatively low level of awards in recent years. Although the number of retired employees has been declining, the number of supplemental employee annuities being paid has increased. Over 186,000 supplemental annuities were being paid at the end of March, 7,000 more than one year earlier.

The regular employee annuities being paid at the end of the quarter consisted of 357,000 averaging $470 based on age retirement and 96,000 averaging $425 based on disability retirement. The 290,000 full-rate age annuities included 201,000 averaging $421 to employees who retired at age 65 or older and 89,000 averaging $719 to employees who retired at ages 60-64 with 30 or more years of railroad service. There were 67,000 age annuities averaging $287 that were reduced for early retirement. The 186,000 supplemental employee annuities being paid averaged about $53.

Nearly 234,000 spouse annuities were being paid at the end of the quarter, about 300 fewer than at the end of the previous quarter but 1,000 more than a year earlier. The spouse annuities averaged $215. Some 147,000 spouses were also receiving social security benefits. For this group, railroad spouse annuities averaged $167 and social security benefits, $181.

At the beginning of the quarter, more than 5,000 spouse annuities were increased an average of $17 because of an increase in the spouse maximum to $447.04, effective January 1. The number of spouses being paid the maximum decreased to about 300 from nearly 4,000 at the end of 1979, when the spouse maximum was $413.93. By the end of the quarter, the number being paid the maximum had risen to 400. Also in January, about 3,000 spouse annuities were raised $6 on the average, due to recomputations to include earnings which by law could not be included at the time of the initial award. For the same reason, and to include delayed retirement credits, some 8,000 employee annuities were increased an average of $11.

At the end of March, nearly 332,000 survivor annuities were being paid, a drop of 1,500 for the quarter and 3,200 for the year. The number of survivor annuities has decreased due to the long-term decline in numbers of widowed mothers and children on the rolls, together with a recent trend of decreasing numbers of aged widows, occurring since the 3rd quarter of 1979. However, the number of disabled widows on the rolls has been increasing since they were first covered under the survivor insurance program in 1968. Survivor annuities being paid included 291,000 to aged widow(er)s, 7,000 to disabled widow(er)s, 5,000 to widowed mothers (fathers), and 28,000 to children. These benefits averaged, respectively, $316, $265, $338, and $303.

Awards

Annuity awards during the quarter totaled 22,000, up 1,400 from the previous quarter. Nearly 17,100 were retirement awards to employees and spouses, while 4,900 were awards to survivors of deceased employees. Retirement benefits consisted of 6,900 regular employee annuities (5,500 based on age and 1,500 on disability), 4,300 supplemental employee annuities and 5,900 spouse annuities. Of the regular annuities, 5,100 averaging $796 were awarded to employees retiring directly from the railroad industry. These "immediate" retirees are considered representative of the career railroad employee. In

contrast, the 1,800 awards to "deferred" retirees averaged $287.

Survivor annuity awards during the quarter included 4,000 to aged widow(er)s, 600 to children, and nearly 200 each to disabled widow(er)s and widowed mothers (fathers). In addition, survivors were awarded 3,100 lump-sum benefits—2,800 insurance benefits averaging $779 and 300 residual payments averaging $5,671.

Unemployment-Sickness

Unemployment and sickness benefits totaling $60 million were paid to 89,900 railroad workers during the January-March 1980 quarter. In comparison with the corresponding 1979 period, these figures represented increases of 30% and 19%, respectively. Although both the unemployment and sickness programs registered increases, the sickness increases were relatively small. Those occurring under the unemployment program were of much greater magnitude. Important factors in the increased unemployment benefit operations were a downturn in the national economy and a greater volume of strike activity within the railroad industry.

Financial Operations

At the end of the January-March 1980 quarter, the balance in the Railroad Unemployment Insurance Account was $49.8 million, completing 10 consecutive months in which the Account registered a positive balance. However, quarterly expenditures exceeded income. Income to the Account during the January-March period amounted to $47.0 million, while outlays totaled $60.0 million. This was the final quarter in which taxes at the 7% rate applicable to calendar year 1979 were being received by the Account. A further imbalance is inevitable during the next 4 quarters because the 1980 contribution rate is only 5.5%.

Unemployment Benefits

Some 59,400 beneficiaries received $43.4 million in unemployment benefits during the first quarter of 1980, increases of 34% and 45%, respectively, over the comparable period a year earlier. Reflecting the economic downturn, the index of leading economic indicators was down 6% in comparison with the prior year's levels. As a result, the freight volume of certain manufactured products declined substantially, e.g., carloadings of motor vehicles and equipment were down 23%. Another factor in the heavier volume of unemployment benefit activity in January-March 1980 was strike-related benefits. Over 4,000 additional beneficiaries were paid such benefits in the quarter compared with the year-earlier period, mostly as a result of a strike against the Long Island Railroad.

Of the unemployment beneficiaries in the quarter, 59,300 received normal benefits, and 800 received extended benefits; some 700 were paid both types. While the number of beneficiaries paid normal benefits increased by 34% in comparison with the preceding year, the number receiving extended benefits was up only 1%. Extended unemployment benefits were not payable to workers with less than 10 years of railroad service in either time period, the required conditions for a "period of high unemployment" not being present. The number of such short-service beneficiaries exhausting their normal benefit rights was 3,600 in the first quarter of 1980, or 36% more than in January-March 1979.

The occupational group with the greatest number of unemployment beneficiaries was the brakemen-baggagemen-switchtenders group, which comprised 25% of the quarter's beneficiary total. Other maintenance-of-way employees followed with 22%. The median age for unemployment beneficiaries was 30 years, the same as in January-March 1979. Women accounted for 4% of the beneficiaries, down from 5% in the year-earlier period.

Sickness Benefits

Sickness benefits totaling $16.6 million were paid to 33,100 beneficiaries during the January-March 1980 quarter. Both benefits and beneficiaries increased in comparison with the same quarter of 1979—by 4% and 1%, respectively. Of the January-March 1980 sickness beneficiaries, 32,900 received normal benefits and 3,000 were paid extended benefits; some 2,800 received both types.

The distribution of beneficiaries in the quarter by type of illness was virtually the same as in the previous year. Injuries other than fractures continued to be the leading cause of temporary disability, making up 1/4 of the January-March 1980 sickness beneficiaries. The occupational group with the largest number of sickness beneficiaries (18% of the quarter's total) was the shop craftsmen. The median age for all sickness beneficiaries was 43 years, 2 years less than in the comparable 1979 period. Women accounted for 10% of the beneficiary total, the same as in the first quarter of 1979.

RECENT PROJECTIONS OF THE RAILROAD RETIREMENT ACCOUNT

The Railroad Retirement Act requires the Board to make comprehensive cost studies to evaluate the financial condition of the railroad retirement system from a long-range point of view. These studies, called actuarial valuations, must be made at intervals not exceeding 3 years and must be published in the Board's annual report.

The most recent valuation, the 14th, presented 5 sets of calculations regarding the financial condition of the railroad retirement system. Each set was based on different assumptions concerning future inflation and future changes in the tier II benefit formula in response to inflation. Four of the calculations indicated that the fund would run out of money in the late 1980's. The only calculation that did not show a cash flow problem was the one based on strict current law (no cost-of-living increases in the employee or spouse tier II benefit after 1980), combined with continuing inflation.

The 14th valuation was completed in mid-1979. The assumptions on which it was based were decided in 1978. Since then, the nation has experienced extremely high price inflation, much higher than assumed in the 14th valuation. This inflation seems likely to continue at a much greater rate than assumed in the valuation for the next several years. In addition, the country has entered an economic recession which was not foreseen at the time of the valuation.

Both events (the high price inflation and the recession) will have a detrimental effect on the financial condition of the railroad retirement system. The inflation will cause cost-of-living increases in benefits to be much higher than anticipated, while the recession will probably cause a decrease in railroad employment and consequently reduce tax income below what was anticipated. In addition, the government is not funding the full cost of windfall benefits, which further reduces income below what was anticipated.

Short-range projections of the balance in the railroad retirement fund have been made which take into account these recent developments. The results show a drastic deterioration in the system's financial condition since the 14th valuation. Under the new assumptions the fund will run out of money and be unable to pay benefits in 1983.

The table below gives an indication of the magnitude of the short-term funding problem. It shows, for one set of economic assumptions, how much additional income would be needed to maintain the fund at a reasonable level. Conversely, the table can be regarded as showing how much benefits would have to be reduced if there were no additional income. The calculations supporting the table assume no continuation of the tier II cost-of-living increases for employees and spouses beyond 1980. They also assume an annual dual benefit windfall appropriation of $350 million each year.

Fiscal year	Additional income expressed as		
	Millions of dollars	Percentage of tier II payroll	Percentage of tier II benefits
1980-81	$615	5.4%	44.2%
1981-82	696	5.6	46.6
1982-83	799	5.8	50.4
1983-84	814	5.4	48.7
1984-85	708	4.4	40.7

READEX FICHE

For comparative purposes, the current tier II tax rate is 9.5% of payroll.

The table clearly shows the need for remedial legislation. Proposals have been advanced for dealing with the problem and these are currently under discussion.

One of these proposals involves placing the financial interchange with social security on a current basis. The purpose of the financial interchange is to place the social security trust funds in the position they would have been if railroad employment had always been covered under social security. This mechanism has resulted in annual transfers to railroad retirement of over $1 billion in recent years. Under the existing procedure, however, the transfer with respect to one fiscal year is not made until June of the following calendar year. For example, railroad retirement did not receive reimbursement for the period October 1978 through September 1979 until June 1980. The Board estimates that if the lag period were eliminated and transfers were made monthly, the cash flow problem would be postponed for about 2 years. It should be emphasized, however, that this change alone would not solve the problem.

INTERRELATIONSHIP OF RETIREMENT ACCOUNT AND UNEMPLOYMENT ACCOUNT FINANCING

The financial condition of the railroad retirement system is affected to a limited extent, particularly during a period of temporary cash flow problems, by developments in Railroad Unemployment Insurance Act operations. By law, the financing of unemployment and sickness benefits is carried out through a graduated schedule of contribution rates (applied to the first $400 of monthly compensation) based on the accrual accounting balance in the unemployment fund. This results in an infusion of financial support when needed to meet current benefit payment obligations and a sharp curtailment whenever a substantial surplus is built up. However, partly because of a time lag in the contribution and benefit flow, and partly because of occasional unusual outlay requirements, e.g., heavy unemployment payments in the current recession, the cash balance of the account may become exhausted. In these circumstances, the law provides for borrowing by the unemployment account from the retirement account, the amount of such loans to be repaid with interest as quickly as possible after the unemployment account has been replenished.

As of September 30, 1980, the closing date of the fiscal year, the cash balance of the unemployment account had declined precipitously and was rapidly approaching a deficit position. (This event did, in fact, take place during the first 10 days of October, necessitating borrowing from the retirement account to assure continuation of benefit payments coming due.) On the other hand, the accrual accounting balance on September 30, reflecting primarily a full quarter of uncollected tax income, remained substantially in the black at approximately $45 million.

By law, the September 30 accrual accounting balance in any year determines the tax rate applicable for the following calendar year in financing unemployment and sickness operations. Accordingly, since the September 30 balance fell below the lowest classification ($50 million) in the schedule, the maximum 8% rate will be in effect for calendar year 1981. This rate will replace the 5.5% rate applicable in 1980.

Board projections, based upon these conditions and a "most probable" scenario for the short-term outlook in the railroad industry and the national economy, indicate that the unemployment account will dip further into the red, reach a maximum deficit of slightly under $100 million sometime next spring and then gradually be restored to a solvent position about 2 years thereafter. Normally, deficits of this size would be insignificant in comparison to retirement account operations, which involve both income and outgo of several billion dollars annually, but, in an atmosphere of prospective retirement fund bankruptcy, remedial legislation may be needed to provide alternative means for providing adequate funds to the unemployment account.

UNEMPLOYMENT AND SICKNESS BENEFICIARIES UNDER THE RAILROAD UNEMPLOYMENT INSURANCE ACT IN 1978-79

Unemployment and sickness benefits were paid to 155,700 railroad workers under the Railroad Unemployment Insurance Act during the 1978-79 benefit year.[1] This article discusses the benefit experience of these workers.

DURING BENEFIT YEAR 1978-79, some 155,700 beneficiaries received $189.7 million in unemployment and sickness benefits. Compared to the previous year, the beneficiary total rose less than one percent. An increase in unemployment beneficiaries, traceable to a strike by the Brotherhood of Railway and Airline Clerks against the Norfolk and Western Railway Company during the first quarter of the benefit year, slightly exceeded the decline in the sickness beneficiary count. Total benefits decreased 8% from the 1977-78 benefit year level as average duration of both unemployment and sickness once again declined.

Unemployment Beneficiaries

Some 96,400 unemployment beneficiaries were paid $102.6 million during the 1978-79 benefit year. While the number of beneficiaries increased 4% in comparison with the preceding benefit year, the amount paid decreased 10%. This is primarily because, for the 3rd consecutive year, the average duration of unemployment declined, as shown in the following table:

Benefit year	Unemployment beneficiaries	Average per beneficiary	
		Creditable (total) days of unemployment	Compensable days of unemployment
1974-75	75,960	59	39
1975-76	104,755	90	60
1976-77	80,068	84	56
1977-78	92,714	75	50
1978-79	96,359	64	43

[1] Benefit years cover July 1-June 30 periods. Data in this article may differ from data contained in Board releases based on operating statistics for a comparable 12-month period.

Table 1.—Beneficiaries, benefit averages, and related data for benefit year 1978-79 unemployment, by type of benefit

Type of benefit	Beneficiaries				Average per beneficiary				
	Number			Median age at end of 1978	Creditable registration periods	Creditable days of unemployment	Compensable days of unemployment	Daily benefit	Amount of benefits for year
	Total	Female	Receiving sickness benefits						
TYPES PAYABLE									
1978-79 (current-year) normal	95,118	5,281	12,258	33	5.2	62	41	$24.95	$1,034
1978-79 (current-year) extended	1,226	151	127	50	5.9	79	55	24.93	1,380
1977-78 (prior-year) extended	3,251	396	217	32	3.5	43	29	24.85	728
1979-80 (accelerated-year) normal	68	5	9	51	6.0	80	56	23.94	1,337
1979-80 (accelerated-year) extended	12	1	0	55	5.6	75	52	24.94	1,303
BENEFIT COMBINATIONS									
1978-79 benefits only, total	93,047	5,188	12,094	33	5.2	62	41	24.95	1,023
Normal only	92,016	5,061	11,986	33	5.0	60	40	24.95	985
Normal and extended	1,021	127	106	49	19.1	256	179	24.97	4,476
Extended only	10	0	2	57	4.3	52	35	24.06	4,847
1977-78 and 1978-79 benefits, total	2,081	193	166	31	14.0	175	119	24.93	2,964
Extended followed by normal	1,886	169	147	29	13.0	160	108	24.93	2,699
Extended followed by normal and extended	195	24	19	51	23.9	317	222	24.91	5,522
1977-78 extended benefits only, total	1,163	203	49	35	4.3	55	38	24.79	931
1977-78 and 1979-80 benefits, total	7	0	2	52	9.9	128	88	24.83	2,192
1979-80 benefits only, total	61	5	7	48	7.1	85	66	23.86	1,582
Total	96,359	5,589	12,318	33	5.4	64	43	24.94	1,065

NOTE.—A total of 2,924 beneficiaries received 2 types of benefits, and 196 received 3 types.

The shorter durations of unemployment were traceable largely to (1) improved economic conditions and (2) an increased volume of strike activity, generally short-term in nature.

Both the index of industrial production and railroad freight-ton miles rose 7% in comparison with the preceding benefit year. As the average duration (total days of unemployment) per beneficiary declined from 75 days in 1977-78 to 64 days in 1978-79, the average benefit amount correspondingly fell from $1,235 to $1,065. The benefit exhaustion rate also declined, with only 7% of the beneficiaries exhausting their normal benefit rights, compared to 11% in the 1977-78 benefit year.

In general, strike claims tend to be of shorter average duration than claims arising from other causes of unemployment. Some 26,000 railroad employees were out of work due to strikes during 1978-79, compared to approximately 1,000 in the previous year.

Changes During the Year

The relatively high volume of railroad strike activity in 1978-79 distorted the usual monthly pattern of unemployment. Whereas the months with the heaviest unemployment are normally the winter months, the 3 months at the beginning of the 1978-79 benefit year (July, August, and September) had the greatest numbers of beneficiaries. These months corresponded closely to the time period spanned by a legal strike of the Brotherhood of Railway and Airline Clerks against the Norfolk and Western Railway Company, a strike which resulted in payments to almost 21,000 workers.

The 1978-79 monthly beneficiary totals rose from 35,900 in July to the year's high of 44,200 in September, before falling to 17,600 in October. Beneficiaries then increased gradually over the next 3 months to 31,400 in January, before beginning a steady decline during the remainder of the benefit year. The year's low of 10,000 was reached in June (the final month of the benefit year) and was the lowest total for any month since June 1974.

Types of Benefits

The vast majority of the 1978-79 unemployment beneficiaries—95% (92,000)—were paid only current-year normal benefits (see table 1). Another one percent (1,200) received current-year extended benefits following exhaustion of normal benefit rights; in 1977-78, about 8% (7,700) of the beneficiaries were paid such benefits. Most of the remaining beneficiaries in 1978-79 were workers who went on extended benefits during the 1977-78 benefit year which continued into the next year.

The sharp decline in persons receiving extended benefits reflected the fact that a "period of high unemployment" was in effect in 1978-79 only during the first 20 days of July, the very beginning of the benefit year. In contrast, "periods of high unemployment" had been in effect during approximately 2/3 of the previous benefit year. During a "period of high unemployment," employees with less than 10 years of railroad service may receive up to 65 days of extended unemployment benefits in addition to the 130 days of normal benefits to which they would otherwise be limited.

Service, Compensation and Benefit Rates

As would be expected, short-service employees (those with less than 10 years of railroad service) were the ones most seriously affected by unemployment. In spite of the period of high unemployment trigger being "off" for practically all of the year, these workers, who were consequently ineligible to receive extended benefits, still experienced the longest durations of unemployment. Those with less than 10 years of service

Table 2.–Beneficiaries, benefit averages, and related data for benefit year 1978-79 railroad unemployment, by reason for first unemployment in year

Reason for unemployment	Beneficiaries			Exhaustions per 100 beneficiaries[1]	Percent of all beneficiaries				Average per beneficiary			
	Number		Median age at end of 1978		Receiving sickness benefits	By type of unemployment benefit received			Creditable days of unemployment	Compensable days of unemployment	Daily benefit	Amount of benefits for year
	Total	Female				Normal only	Normal and extended	Extended only				
Layoff	27,152	1,510	30	9	12	94	4	2	78	53	$24.90	$1,324
Extra-board or part-time work	15,560	952	32	2	13	98	2	(2)	41	22	24.95	551
Suspension	8,736	169	32	8	16	97	3	1	56	38	24.99	957
Discharge	5,924	204	31	32	14	82	13	4	118	83	24.94	2,059
Voluntary quit	1,506	397	30	36	11	84	11	5	123	86	24.85	2,141
Strike	26,273	1,885	44	(2)	10	100	(2)	(2)	59	40	24.99	1,000
Physical condition	553	25	35	21	58	88	8	4	87	61	24.99	1,512
Other	9,035	325	42	2	12	99	1	(2)	34	23	24.99	575
Total[3]	96,359	5,589	33	7	13	96	3	1	64	43	24.94	1,065

[1] Based on data for normal benefits only.

[2] Less than 0.5.

[3] Includes beneficiaries for whom reason was not reported.

averaged 71 creditable (total) days of unemployment and $1,177 in benefits, compared to 59 days and $970 for beneficiaries with 10-14 years of service and 52 days and $850 for those with 15 or more years of service. Some 63% of the 1978-79 beneficiaries, compared to 67% in the previous year, had less than 10 years of railroad service, while workers in the 10-14 and 15 or more years of service brackets comprised 8% and 29%, respectively, of the beneficiary total. More than one out of every 5 employees with less than 10 years of service who qualified for unemployment benefits received them during the 1978-79 benefit year; this beneficiary ratio was approximately double that for more experienced workers.

Reasons for Unemployment

As shown in table 2, layoffs and strikes were the 2 most prevalent causes of unemployment. Together they accounted for 55% of the beneficiary total, compared to 48% in 1977-78. Nearly 1/2 of all beneficiaries under the age of 25 were unemployed because of layoffs. Strike-related unemployment accounted for 27% of the 1978-79 beneficiary total, as opposed to only one percent in the prior year.

Sixteen percent of the 1978-79 unemployment beneficiaries (25% in the previous year) received benefits while assigned to extra-board or part-time assignments. Some 3/4 of the 15,600 beneficiaries in this classification were employed in train-and-engine-service occupations. Each of the other causes of unemployment accounted for less than 10% of the year's beneficiaries.

Unemployment cases arising from voluntary quits had the longest average duration of unemployment and the highest average benefits in 1978-79—123 days and $2,141, respectively. Conversely, extra-board and part-time work resulted in the shortest duration of unemployment (41 days) and the lowest amount of benefits paid ($551).

Occupation, Age and Sex

For the 3rd consecutive year, the unemployment beneficiary rate increased. In 1978-79 the rate was 16 per 100 qualified employees, up from 15 per 100 in the previous year. "Qualified employees" are those railroad workers who, in the calendar year (base year) preceding the benefit year, earned at least $1,000 in creditable compensation, counting up to $400 per month. New entrants to the railroad industry must, additionally, work in at least 5 months in the base year. Eleven of the 17 occupational groups had higher beneficiary rates than in the previous year. The other maintenance-of-way employees group, with a rate of 30 per 100 qualified employees (table 3), was again the highest.

The occupational group with the greatest number of beneficiaries (21,000) was the brakemen-baggagemen-switchtenders classification. Their beneficiary rate of 26 per 100 was also among the highest. However, the executives, officials, and staff assistants group experienced the longest average duration of unemployment (106 days) and was also paid the highest average benefit amount ($1,823). On the other hand, the shop craftsmen and shop helpers and apprentices groups had the shortest average duration of unemployment (50 days). Conductors received the lowest yearly average benefit amount ($824).

Following the usual pattern, beneficiary rates in 1978-79 were inversely related to age. While 28 out of every 100 workers under age 25 who qualified for benefits received some, only 3 out of every 100 qualified workers age 65 and over received benefits. Except for workers age 65 and over, a correlation also existed between age and length of unemployment. Beneficiaries under age 25 were unemployed the longest (an average of 78 days)

Table 3.–Beneficiaries, benefit averages, and related data for benefit year 1978-79 railroad unemployment, by occupational group, by age group, and by sex

Occupational group, age on birthday in 1978, and sex	Beneficiaries		Exhaustions per 100 beneficiaries[1]	Percent of all beneficiaries				Average per beneficiary			
	Number	Per 100 qualified employees[1]		Receiving sickness benefits	By type of unemployment benefit received			Creditable days of unemployment	Compensable days of unemployment	Daily benefit	Amount of benefits for year
					Normal only	Normal and extended	Extended only				
Office employees:											
Executives, officials, and staff assistants	227	1	23	4	82	13	5	106	74	$24.77	$1,823
Supervisors and professionals	3,161	5	6	9	94	4	1	56	38	24.95	941
Station agents and telegraphers	1,814	11	6	11	95	4	1	62	41	24.90	1,012
Clerks and other office employees	9,949	13	7	14	94	4	2	57	38	24.89	935
Train-and-engine-service employees:											
Engineers	5,429	14	4	11	96	3	1	53	35	24.98	880
Conductors	6,269	14	4	13	97	3	(3)	51	33	24.98	824
Firemen and hostlers	3,332	23	4	10	97	2	1	59	38	25.00	960
Brakemen, baggagemen, and switchtenders	20,644	26	5	13	96	3	1	55	34	24.99	857
Gang foremen	2,677	11	6	11	97	3	(3)	63	43	25.00	1,083
Maintenance employees:											
Way and structures craftsmen	6,080	17	8	12	97	2	1	79	54	24.99	1,355
Shop craftsmen	11,140	12	5	14	96	2	1	50	33	24.99	836
Way and structures helpers and apprentices	688	18	10	12	97	2	1	76	52	24.97	1,304
Shop helpers and apprentices	1,576	19	6	13	95	3	2	50	34	24.94	844
Other maintenance-of-way employees	14,990	30	12	12	95	4	1	94	65	24.95	1,619
Other shop and stores employees	2,280	14	11	16	94	4	2	62	42	24.91	1,040
Station and platform employees	1,047	26	9	13	90	8	2	74	47	24.93	1,161
All other employees	3,696	17	12	15	94	5	2	78	53	24.71	1,302
Under 25	15,493	28	9	12	97	2	1	78	52	24.93	1,306
25-34	36,050	20	9	13	96	3	1	67	44	24.95	1,110
35-44	16,181	15	6	13	95	4	1	61	41	24.94	1,013
45-54	16,418	12	4	13	95	4	1	56	37	24.94	924
55-64	11,910	9	4	14	94	4	2	53	35	24.94	877
65 and over	298	3	7	9	89	7	4	62	42	24.96	1,040
Male	90,765	16	7	12	96	3	1	64	42	24.96	1,059
Female	5,589	14	13	21	91	6	4	70	46	24.70	1,147
Total[2]	96,359	16	7	13	96	3	1	64	43	24.94	1,065

[1] Beneficiary rates based on data for 1978-79 benefit year only; exhaustion rates based on data for normal benefits only.

[2] Includes beneficiaries whose occupation, age or sex was not reported.

and received the greatest average benefit amount ($1,306); beneficiaries in the 55-64 age bracket had the shortest average duration of unemployment (53 days) and were paid the least ($877).

The median age of all unemployment beneficiaries in 1978-79 was 33 years, one year higher than in the prior year. Some 38% of the 1978-79 beneficiaries were under 30 years of age, compared to 42% in 1977-78. The occupational groups with the lowest median ages were those involving primarily unskilled labor, other maintenance-of-way employees being the youngest with a median age of 27. Conversely, groups including more skilled workers tended to have higher medians; engineers, with a median age of 51 years, ranked highest.

Female beneficiaries totaled 5,600 in 1978-79, some 1,200 more than a year earlier. Women were unemployed for longer periods than their male counterparts, averaging 70 days and $1,147 in benefits compared to 64 days and $1,059 for men. This 6 day differential between the sexes in average unemployment duration was considerably less than in other recent years, e.g., in 1977-78 women were unemployed 26 days longer, on the average, than men. However, women were unemployed in 1978-79 less frequently than men, experiencing a beneficiary rate of 14 per 100 qualified employees in comparison with a male rate of 16 per 100. Approximately 4/5 of the female beneficiaries were employed in office occupations.

Sickness Benefits

During the 1978-79 benefit year, some 71,600 beneficiaries were paid sickness benefits under the Railroad Unemployment Insurance Act. This figure represented a 5% decrease from the previous year, even though a slight increase (0.8%) occurred in the number of employees qualified for current-year benefits. For the 3rd consecutive year, the rate of beneficiaries stood at 12 per 100 qualified employees.

The net amount of benefits (after adjustments for other social insurance benefits and personal injury settlements) paid to 1978-79 beneficiaries totaled $87.1 million, 6% less than the year-earlier figure. Average compensable days per beneficiary decreased from 52 in 1977-78 to 50 in 1978-79, and average benefits declined marginally from $1,226 to $1,216.

Benefit Rates and Types

More than 99% of all 1978-79 sickness beneficiaries had base year daily wages sufficiently high to qualify for the maximum daily benefit rate of $25. Since the Railroad Unemployment Insurance Act provides 60% of the last straight-time daily rate of pay in a base year up to a maximum daily benefit of $25, this implies daily earnings of at least $41.66 at the end of calendar year 1977. Only some 500 of the year's beneficiaries were paid at less than the maximum, with about 40 of these receiving the minimum $12.70 rate. The average daily benefit rate (net after adjustments) reached $24.14, almost 3% higher than the $23.49 level of 1977-78.

As in the unemployment program, all qualified beneficiaries can receive up to 26 weeks of normal benefits. Extended sickness benefits, however, are available only to employees with 10 or more years of service; they are not payable after an individual reaches age 65. More than 1/2 of the 1978-79 beneficiaries were eligible for extended benefits after exhaustion of normal benefits; the vast majority of these had 15 or more years of service. This latter group may be paid up to 130 compensable days in their extended benefit period, while those in the 10-14 year bracket are limited to a 65-day extension. However, only 8% of all sickness beneficiaries in 1978-79 actually received extended benefits, 2% fewer than in 1977-78.

Table 4.–Beneficiaries, benefit averages, and related data for benefit year 1978-79 sickness, by type of benefit

Type of benefit	Beneficiaries				Average per beneficiary				
	Number		Median age at end of 1978	Percent affected by adjustments[1]	Creditable registration periods	Creditable days of sickness	Compensable days of sickness	Daily benefit	Amount of benefits for year
	Total	Female							
TYPES PAYABLE									
1978-79 (current-year) normal	70,600	7,481	42	4	4.9	65	45	$24.40	$1,109
1978-79 (current-year) extended	4,691	346	54	16	6.5	90	64	22.85	1,464
1977-78 (prior-year) extended	1,916	176	55	40	5.0	68	48	19.07	924
1979-80 (accelerated-year) normal	78	5	50	6	6.1	82	58	24.22	1,394
1979-80 (accelerated-year) extended	7	1	51	0	6.0	83	58	25.00	1,462
BENEFIT COMBINATIONS									
1978-79 benefits only, total	69,641	7,398	42	4	5.2	69	49	24.42	1,185
Normal only	65,526	7,104	40	3	4.4	57	40	24.71	981
Normal and extended	4,032	291	54	13	19.7	271	192	23.48	4,512
Extended only	83	3	57	92	1.8	25	18	10.00	179
1977-78 and 1978-79 benefits, total	1,042	86	55	31	18.4	253	180	20.71	3,717
Extended followed by normal	466	34	55	37	11.5	156	110	20.31	2,235
Extended followed by normal and extended	576	52	55	25	23.9	331	236	20.85	4,916
1977-78 extended benefits only, total	863	90	56	51	4.7	64	46	16.03	731
1977-78 and 1979-80 benefits, total	11	0	44	36	12.7	174	123	20.68	2,553
1979-80 benefits only, total	67	5	50	1	6.6	89	62	24.96	1,553
Total	71,624	7,579	43	5	5.4	72	50	24.14	1,216

[1]Benefit payments were adjusted for the receipt of other social insurance or damage settlements for the same period.

NOTE.—A total of 4,516 beneficiaries received 2 types of benefits, and 576 received 3 types.

Table 4 gives a breakdown of beneficiaries by type of benefits paid and by various benefit combinations. The great majority–65,500–of the sickness beneficiaries in the 1978-79 benefit year received current-year normal benefits only, for an average period of 40 compensable days. Of the more than 8,000 beneficiaries who exhausted their normal benefit rights during the year, some 40% had less than 10 years of service and were therefore ineligible for extended benefits.

Those beneficiaries who received both prior year (1977-78) extended benefits, which may carry over into the current benefit year, and current-year normal and extended benefits were paid an average of $4,916 covering 236 compensable days of sickness, the highest such figures for any group. Accelerated-year (1979-80) benefits (which are available to beneficiaries with 10 or more years of service who do not qualify in the current year but who will be qualified in the next benefit year) were paid to fewer than 100 beneficiaries. However, this group generally received payment at or near the $25 maximum daily benefit rate and had the highest rate after adjustment.

Types of Sickness[2]

The distribution of beneficiaries by first cause of illness during the 1978-79 benefit year, shown in table 5, changed somewhat from the previous year. As in the prior period, the accidents, poisoning and violence group was the cause of temporary disability in the largest number of cases, ranking first in every occupational group except the executives, officials and staff assistants. The percentage representation of this illness category increased from 30% in 1977-78 to 32% in 1978-79. On the other hand, the category of symptoms and ill-defined conditions, which was the 5th most common type a year earlier, increased by more than 26% to rank 2nd in 1978-79, with 12% of the total number of beneficiaries. Milder weather in the winter of 1978-79 contributed to a sharp decline in the number of beneficiaries afflicted with respiratory diseases.

Women absent from work because of pregnancy or childbirth had the longest average absence from work and largest average benefit amount during the 1978-79 benefit year. Aside from the few beneficiaries afflicted with congenital anomalies, this group also had the highest average daily benefit rate, $24.79. Diseases of the musculoskeletal system and connective tissues resulted in the 2nd longest average period of disability and amount of benefits. However, due to the partial recovery of benefits in many instances, beneficiaries in this group had one of the lowest average daily benefit rates.

Diseases of the circulatory system, e.g., heart disease, heart attack, etc., tended to affect older workers, as evidenced by a median age for these beneficiaries of 54 years, the highest for any illness category. As would be expected, women absent from work due to pregnancy or childbirth once again were the youngest group, having a median age of 28 years.

Occupation, Age and Sex

Data on 1978-79 sickness beneficiaries by occupational group, age group and sex are presented in table 6. The distribution by occupational group was about the same as in the previous year. Shop craftsmen again had the largest representation with 19% of the total, followed by brakemen-baggagemen-switchtenders (15%) and clerks and other office employees (14%). However, the other shop and stores employees experienced the

[2]Each beneficiary is counted once, under the morbidity code shown on the first claim paid in the year. All benefits, compensable days, etc., are included in averages for that sickness group, regardless of whether the beneficiary was temporarily disabled for another reason later in the year. Fewer than 12% of the sickness beneficiaries in the year had more than one type of disability.

Table 5.—Beneficiaries, benefit averages, and related data for benefit year 1978-79
sickness, by major sickness group

International list number	Types of sickness	Beneficiaries						Average per beneficiary			
		Number		Percent							
		Total	Female	Exhausting normal benefits	Paid both normal and extended benefits[1]	Affected by adjustments for other payments	Median age at end of 1978	Creditable days of sickness	Compensable days of sickness	Daily benefit	Amount of benefits for year
000-136	Infective and parasitic diseases	1,557	207	5	4	1	36	46	31	$24.43	$769
140-239	Neoplasms	1,858	470	12	10	5	52	83	58	23.94	1,387
240-279	Endocrine, nutritional and metabolic diseases	1,212	94	14	14	8	53	79	56	23.35	1,299
280-289	Diseases of the blood and blood-forming organs	152	37	14	11	8	53	79	55	24.63	1,362
290-315	Mental disorders	3,435	536	13	7	3	38	74	52	24.25	1,260
320-389	Diseases of the nervous system and sense organs	1,766	151	14	9	6	51	79	55	23.59	1,307
390-458	Diseases of the circulatory system	8,193	472	18	15	11	54	96	68	23.19	1,569
460-519	Diseases of the respiratory system	5,966	779	5	4	3	41	42	28	23.90	677
520-577	Diseases of the digestive system	7,023	483	5	4	3	48	56	39	24.53	947
580-629	Diseases of the genito-urinary system	2,223	169	4	3	2	50	48	33	24.46	807
680-709	Diseases of the skin and subcutaneous tissues	1,214	112	4	2	2	38	44	30	24.41	738
710-738	Diseases of the musculoskeletal system and connective tissues	3,882	293	22	15	9	50	101	71	23.43	1,670
740-759	Congenital anomalies	33	5	6	0	6	39	56	39	25.00	980
780-796	Symptoms and ill-defined conditions	8,659	1,047	10	6	4	42	65	45	24.21	1,093
800-999	Accidents, poisoning and violence	22,940	1,218	13	6	4	34	76	53	24.64	1,306
(2)	Pregnancy, childbirth, and the puerperium	1,503	1,503	17	2	0	28	105	74	24.79	1,838
	Total[3]	71,624	7,579	12	7	5	43	72	50	24.14	1,216

[1] Extended benefits either preceding or following normal benefits.

[2] Includes normal pregnancies and childbirths plus a small number of cases involving morbidities classified under numbers 630-678.

[3] Includes beneficiaries whose type of sickness was not reported.

NOTE.—Type of sickness is determined by first sickness for which payment was made. Classification by sickness group in accordance with *Manual of International Statistical Classification of Diseases, Injuries, and Causes of Death*, Eighth Revision, World Health Organization.

Table 6.—Beneficiaries, benefit averages and related data for benefit year 1978-79 sickness, by occupational group, by age group and by sex

Occupational group, age on birthday in 1978, and sex	Beneficiaries		Exhaustions per 100 beneficiaries[1]	Percent of all beneficiaries by type of benefits received			Average per beneficiary				Number of spells of sickness[2]
	Number	Per 100 qualified employees[1]		Normal only	Normal and extended	Extended only	Creditable days of sickness	Compensable days of sickness	Daily benefit	Amount of benefits for year	
Office employees:											
Executives, officials, and staff assistants	422	2	11	89	10	2	72	50	$24.74	$1,242	461
Supervisors and professionals	3,592	6	8	92	7	1	64	44	24.41	1,080	4,019
Station agents and telegraphers	1,634	10	8	93	6	1	60	41	24.60	1,013	1,869
Clerks and other office employees	9,754	13	10	94	5	1	67	46	24.38	1,128	11,306
Train-and-engine-service employees:											
Engineers	4,079	10	9	91	8	1	68	47	24.63	1,166	4,574
Conductors	5,485	12	11	90	8	1	74	52	24.49	1,264	6,185
Firemen and hostlers	1,500	10	11	92	7	1	69	48	24.07	1,152	1,679
Brakemen, baggagemen, and switchtenders	10,435	13	12	92	6	1	71	49	24.39	1,207	11,755
Gang foremen	2,629	11	13	88	10	2	79	56	24.37	1,354	2,926
Maintenance employees:											
Way and structures craftsmen	3,957	11	13	92	7	1	75	53	24.01	1,267	4,418
Shop craftsmen	13,351	15	12	90	8	1	75	53	24.19	1,273	15,214
Way and structures helpers and apprentices	460	12	11	94	5	1	66	46	22.72	1,052	519
Shop helpers and apprentices	1,221	14	11	94	5	1	66	46	23.80	1,103	1,414
Other maintenance-of-way employees	6,160	12	16	92	7	2	79	56	23.39	1,299	6,972
Other shop and stores employees	2,575	16	14	91	7	2	77	54	23.43	1,264	2,938
Station and platform employees	506	12	13	88	10	2	77	54	23.05	1,238	564
All other employees	3,008	14	13	92	7	2	74	52	23.31	1,202	3,502
Under 25	6,088	11	9	100	0	0	58	41	24.90	1,008	6,872
25-34	20,094	11	10	99	1	(3)	61	42	24.89	1,057	22,943
35-44	11,684	11	11	94	6	1	67	47	24.73	1,162	13,347
45-54	16,261	12	12	87	11	2	78	55	23.88	1,302	18,464
55-64	17,119	13	15	82	14	3	88	62	23.30	1,438	19,253
65 and over	372	4	11	94	[4]2	[4]4	67	47	21.79	1,025	401
Men	64,033	11	12	91	7	1	72	50	24.12	1,209	72,375
Women	7,579	18	12	94	5	1	75	52	24.28	1,274	8,884
Total[5]	71,624	12	12	92	7	1	72	50	24.14	1,216	81,286

[1] Beneficiary rates based on data for 1978-79 benefit year only; exhaustions of normal sickness benefits include those for accelerated 1979-80 benefit year.

[2] Includes all spells for which benefits were paid, including some which began before and continued into 1978-79 benefit year.

[3] Less than 0.5.

[4] Extended benefits paid before 65th birthday in 1978.

[5] Includes beneficiaries whose occupation, age, or sex was not reported.

NOTE.—A new spell of sickness is considered to start if there is an unexplained gap of 15 or more days between days of sickness, or if there is a shorter gap accompanied by a change in type of sickness.

highest beneficiary rate, 16 of every 100 qualified employees receiving benefits. Gang foremen and the other maintenance-of-way employees had the longest illnesses on the average and also ranked first and second, respectively, in average benefits during 1978-79.

For the 8th consecutive year, the median age of all sickness beneficiaries declined from the preceding year, standing at 43 years in 1978-79. This pattern primarily reflects fewer employees at advanced ages as a result of the trend toward retirement at earlier ages. Duration of disability, proportion of beneficiaries receiving both normal and extended benefits, beneficiary and exhaustion rates, and average amount of benefits for the year all followed the usual pattern of increase with advancing age. However, for beneficiaries beyond age 64, these items decreased, as generally happens, because payments at these ages are most frequently subject to adjustment for other social insurance benefits; additionally, extended sickness benefits cannot, by law, be paid after attainment of age 65.

During benefit year 1978-79 female beneficiaries comprised 11% of the total, about the same proportion as in the previous year. The incidence of temporary disability among women was greater than among men, reaching 18 per 100 qualified employees compared to 11 per 100 for men. In addition, the median age for male beneficiaries was 44 years, compared to 36 for women. The lower female median age reflected the large number (1/5 of all female beneficiaries) away from work during pregnancy, childbirth and the period immediately following.

Effects of Adjustments

Benefit figures presented in this article reflect payments and recoveries made by July 31, 1979, pertaining to the 1978-79 benefit year. Since there is often considerable delay in recovering sickness benefits because of receipt of other payments, particularly in the case of personal injury settlements, the data in this article are lacking most of the eventual adjustments which will arise from these sources.

Sickness benefits paid during 1978-79 to some 6,100 beneficiaries were completely recovered before the cut-off date. Of these, 2,700 arose from other social insurance payments, while the remaining 3,400 were the result of personal injury settlements. An additional 3,300 beneficiaries were affected by partial recovery or withholding of their benefits. A partial recovery occurs when sickness benefits exceed the amount recovered or the beneficiary receives payments for spells of sickness unrelated to the settlement in personal injury cases. Of the 3,300 partial recoveries, 79% (2,600) were due to other social insurance payments, while the remaining 21% were traceable to personal injury settlements. Adjustments made for the partial recoveries lowered the average total benefits for the year from $1,306 to $1,216 and the average daily benefit rate from $24.97 to $24.14.

SHORT-SERVICE RAILROAD EMPLOYEES ELIGIBLE FOR EXTENDED UNEMPLOYMENT BENEFIT PAYMENTS

Unemployed railroaders with less than 10 years of service became eligible for extended unemployment insurance benefits on July 20, 1980. This occurred through the declaration of a "period of high unemployment" in the railroad industry in accordance with the provisions of existing law. A "period of high unemployment" is declared when either a national "on" indicator arising from national insured unemployment experience or an established rate of railroad unemployment (seasonally adjusted) is in effect. Four separate periods have been declared since the July 1, 1975, effective date of the railroad program, the first 2 having been triggered by national experience and the most recent ones by unemployment in the railroad industry.

Short-service employees, once they have established an extended benefit period, may continue on the benefit rolls for up to 7 consecutive 14-day registration periods, with payments being made for a maximum of 65 days. The total amount of extended benefits payable is subject to the restriction that it may not exceed 50% of the employee's base year (calendar year immediately preceding beginning of benefit year) earnings, excluding any compensation in a month in excess of $775. Generally, extended unemployment benefits are payable to short-service employees only after the maximum amount of normal benefits has been paid or these benefits have been received for the maximum number of compensable days.

A total of $30.6 million had been paid since the program's 1975 inception and prior to the start of the current "period of high unemployment" on July 20, 1980. Although a new benefit year allowing up to 26 weeks of normal unemployment benefits began July 1, 1980, some 1,300 short-service railroaders had received approximately $1.5 million in "passage of time" extended benefits by October 31. These were workers who did not meet specific eligibility requirements for the current benefit year, but who had been paid normal unemployment benefits in the prior benefit year (even for as little as one day). Such beneficiaries are deemed eligible under the law to receive prior year extended benefits for unemployment occurring in the current benefit year. As the current recession runs its course, it may be expected that very substantial additional amounts of extended unemployment benefits will become payable to short-service railroad employees, particularly in the second half of the current benefit year, when individual entitlements to normal benefits for the year will generally have been exhausted.

Employees with 10 or more years of service are not affected by the 1975 program. Since 1959 these employees have been eligible, by law, for extended unemployment benefits, regardless of unemployment levels in the railroad industry or in the national economy.

FORMER MILWAUKEE ROAD EMPLOYEES ELIGIBLE FOR BENEFITS FROM RRB

The U.S. Railroad Retirement Board has received Congressional appropriations for the payment of benefits under the New Career Training Assistance and Supplementary Unemployment Insurance Programs authorized by the Milwaukee Railroad Restructuring Act. The Board has accordingly been processing payments for these programs and the first benefit checks were issued in October.

New career training assistance payments are available to employees who elected a separation allowance from the Milwaukee Road under an employee protection agreement. To qualify, an employee must begin a course of training for new career opportunities at a qualified institution within 2 years after his or her Milwaukee Road separation date. This program provides reimbursement of up to $3,000 for tuition, room, board, fees and educational materials.

Supplementary unemployment insurance benefits are currently available to former Milwaukee Road employees who were separated or furloughed from the Milwaukee Road because of a restructuring transaction and are subsequently separated or furloughed by another railroad. Others may become eligible when a restructured Milwaukee Road is established under a reorganization plan approved by the Interstate Commerce Commission.

Any persons who think they may be eligible and desire additional information or assistance in applying for benefits should call or visit the nearest Railroad Retirement Board office.

Administrative Notes

The U.S. Railroad Retirement Board has made a number of executive appointments in the last several months.

Dale G. Zimmerman has been named the Board's Acting Chief Executive Officer, assuming the responsibilities of Eugene E. Koch, who retired. An attorney, Mr. Zimmerman has been the Board's General Counsel since 1974.

Thomas Bodkin has been serving as Acting Director of Retirement Claims since the illness and then retirement of the former Director, Hubert P. Gibbons. Mr. Bodkin was previously Assistant Director of Retirement Claims.

The Board has appointed Steven A. Bartholow as Acting General Counsel, assuming the responsibilities of Mr. Zimmerman. Mr. Bartholow previously served as an Assistant General Counsel.

Norman Solomon has been appointed Acting Chief Actuary, assuming the responsibilities of Robert E. Larson, who retired. Mr. Solomon was previously Assistant Chief Actuary. He is a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries.

William W. Robe has been appointed Director of the San Francisco Region, succeeding Emil T. Banjavic who retired. Mr. Robe was previously Deputy Regional Director of that region.

RUIA SICKNESS BENEFITS-

A 5-YEAR STUDY

This article summarizes the benefit experience of sickness claimants under the Railroad Unemployment Insurance Act in the 5-year period ending June 30, 1978. A similar study had been made for the 5-year period ending June 30, 1973. Comparisons of the results and significant differences noted in the separate experiences are discussed in this article.

DURING THE 5-YEAR PERIOD ending June 30, 1978, almost 350,000 railroad employees were paid nearly $282 million under the sickness benefit program. The number of beneficiaries declined from 63,400 to 56,600 between 1973-74 and 1974-75. However, following amendments to the Railroad Unemployment Insurance Act in the 2nd half of 1975, the annual number of beneficiaries increased roughly 30% to the 75,000 vicinity and stayed at that level during the remaining years of the period under study. The number of employees qualified for benefits did not vary appreciably from year to year (except for a 7% decrease occurring between 1975-76 and 1976-77). Thus, an increase in beneficiary rates accompanied the beneficiary increases (see table on page 23).

A "qualified employee" is one who earns creditable compensation of at least $1,000 in the calendar year preceding a July-June benefit year period, counting no more than $400 in any month. In addition, a new employee must have had employment in at least 5 months of that calendar year.

All qualified employees are entitled to 130 days (26 weeks) of sickness benefits in a benefit year, so long as benefits do not exceed the base year compensation of the employee. In addition, extended benefits are available to employees with 10 or more years of railroad service. Those with 10-14 years qualify for an additional 65 days (13 weeks), while employees with 15 or more years of service may receive an additional 130 days (26 weeks) after exhaustion of normal benefits. However,

Year	Employees qualified for benefits	Beneficiaries[1]		Average per beneficiary		
		Number	Per 100 qualified employees	Amount of benefits	Compensable days of sickness	Creditable days of sickness
1973-74	650,600	63,400	10	$ 627	51	77
1974-75	640,400	56,600	9	635	51	76
1975-76	661,400	73,900	11	1,153	54	78
1976-77	617,000	74,800	12	1,262	56	79
1977-78	602,600	75,200	12	1,226	52	75

[1]Beneficiaries whose benefits were totally recovered are excluded from this table. Individual benefit payments are recoverable under the Act when damage settlements or other social insurance payments are made for the same days benefits were initially payable.

no extended sickness benefits are payable to any employee after attaining age 65.

The preceding 5-year period (July 1968-June 1973) had greater numbers of beneficiaries and lesser amounts of benefits paid. Approximately 423,000 workers were paid some $235 million in sickness benefits during that period. The higher beneficiary total in the earlier period reflected primarily the greater number of qualified employees in the railroad work force at the time (qualified employees averaged 729,000 per year for the 1968-69–1972-73 benefit year period, and 634,000 per year for the 1973-74–1977-78 period). The greater benefit total in the later period is directly related to a higher maximum daily benefit amount becoming payable following enactment of the 1975 amendments to the Railroad Unemployment Insurance Act.

Two changes brought about by the 1975 amendments had an especially significant impact on the data in this 5-year study:

1. The $12.70 maximum daily benefit rate previously payable was increased to $24 for the 1975-76 benefit year and to $25 for 1976-77 and later benefit years.

2. Benefits became payable after 4 consecutive days of sickness in the initial registration period, instead of following a 7-day waiting period as was the case previously.

This latter change had the effect, beginning in benefit year 1975-76, of increasing average durations of sickness expressed in terms of *compensable* days (3 additional days ordinarily being paid, except in cases of benefit exhaustions), while at the same time slightly decreasing average durations in terms of *creditable* (or total) days of sickness.

The yearly averages for creditable days in the 1973-78 period ranged from a low of 75 days to a high of 79 days. During the preceding 1968-73 period, annual averages for creditable days ranged from 79 to 99 days. A number of factors have been instrumental in causing the average duration of sickness to decline. As would be expected, more beneficiaries have had short benefit durations in recent years, the change in law now permitting employees temporarily disabled for only 5,6 or 7 days to collect benefits. In 1977-78 some 18,100 beneficiaries, or 64% more than in 1973-74, claimed benefits in only one registration period, and the 8,200 1977-78 respiratory disease beneficiaries (usually short-term) were 48% greater than the 1973-74 total.

Another factor in reducing average duration was the change occurring during the 5-year period in the beneficiary age mix,

Table 1.—Sickness beneficiaries and related data for 5-year period ending June 30, 1978, by occupational group, by age group, and by sex

Characteristic	Number of beneficiaries	Average beneficiaries per 100 qualified employees	Average amount of benefits		Average duration (creditable days)		Average duration (compensable days)	
			In 5-year period	Per year on rolls	In 5-year period	Per year on rolls	In 5-year period	Per year on rolls
Occupational group								
Office employees:								
Executives, officials, and staff assistants	2,600	3	$1,211	$777	76	49	53	34
Supervisors and professionals	15,700	5	1,045	557	75	40	52	28
Station agents and telegraphers	8,600	9	847	474	67	47	46	26
Clerks and other office employees	43,900	11	962	482	69	34	47	23
Train-and-engine-service employees:								
Engineers	21,900	11	1,204	590	79	39	55	27
Conductors	30,000	14	1,250	589	90	42	62	29
Firemen and hostlers	9,200	9	1,266	655	97	50	67	35
Brakemen, baggagemen, and switchtenders	53,800	12	1,104	534	79	38	54	26
Gang foremen	12,300	10	1,542	706	109	50	76	35
Maintenance employees:								
Way and structures craftsmen	16,200	10	1,046	523	75	37	51	25
Shop craftsmen	65,500	15	1,085	507	78	37	54	25
Way and structures helpers and apprentices	1,200	6	2,045	876	153	66	106	45
Shop helpers and apprentices	5,500	11	1,576	635	109	44	75	30
Other maintenance-of-way-employees	27,300	12	1,218	614	93	47	64	32
Other shop and stores employees	10,900	13	1,110	535	88	42	60	29
Station and platform employees	4,000	11	1,110	609	81	44	55	30
All other employees	18,900	14	957	468	73	36	50	24
Age on birthday in 1977								
Under 25	9,300	4	884	471	53	28	37	20
25-34	67,600	12	888	461	62	32	42	22
35-44	50,900	13	990	473	69	33	47	23
45-54	75,000	11	1,122	507	77	35	53	24
55-64	117,200	18	1,379	642	99	46	68	32
65 and over	29,900	30	987	640	96	62	66	43
Sex								
Male	305,300	10	1,138	558	81	40	56	27
Female	31,700	15	1,059	476	76	34	52	24
Total	349,900	11	1,126	549	81	40	56	27

NOTE.—Data based on one percent sample. Total includes beneficiaries for whom occupation, age, or sex was not reported. Occupation is that reported for last year on the benefit rolls.

Table 2.–Percentages of sickness beneficiaries by number of years on the benefit rolls for 5-year period ending June 30, 1978, by occupational group, by age group, and by sex

Characteristic	Percent of beneficiaries on rolls in-			
	Total	1 year	2 years	3 or more years
Occupational group				
Office employees:				
Executives, officials, and staff assistants	100	68	8	24
Supervisors and professionals	100	45	31	24
Station agents and telegraphers	100	43	36	21
Clerks and other office employees	100	35	42	24
Train-and-engine-service employees:				
Engineers	100	38	33	30
Conductors	100	31	34	35
Firemen and hostlers	100	36	40	24
Brakemen, baggagemen, and switchtenders	100	35	35	30
Gang foremen	100	35	28	37
Maintenance employees:				
Way and structures craftsmen	100	37	34	28
Shop craftsmen	100	33	34	33
Way and structures helpers and apprentices	100	17	33	50
Shop helpers and apprentices	100	31	22	46
Other maintenance-of-way employees	100	38	35	28
Other shop and stores employees	100	37	32	31
Station and platform employees	100	33	51	15
All other employees	100	35	36	29
Age on birthday in 1977				
Under 25	100	38	35	26
25-34	100	40	36	25
35-44	100	37	30	33
45-54	100	31	30	39
55-64	100	30	39	31
65 and over	100	55	38	8
Sex				
Male	100	36	34	30
Female	100	28	40	32
Total	100	36	35	30

NOTE.—Data based on one percent sample. Total includes beneficiaries for whom occupation, age, or sex was not reported. Occupation is that for last year on the benefit rolls. Percentages may not add to 100 because of rounding.

particularly at advanced ages. Beneficiaries age 55-64 had the longest average duration of sickness of any group during the period and those in the 65 and over bracket had an above average duration for each year on the rolls in the period, as well as the highest incidence of sickness. However, in total, beneficiaries age 55 and over made up only 26% of the final year beneficiary total compared to 38% in the beginning year of the period. A similar decline occurred in numbers of qualified employees, the 55 and older group dropping from 200,000 in the beginning year to 147,800 in the last year. These reductions largely reflected the greater number of earlier retirements in recent years arising from liberalizations in retirement eligibility provisions.

Occupational Group, Age, and Sex

Tables 1 and 2 give a breakdown of beneficiary characteristics in the 5-year period. Thirty-six percent of the claimants received sickness benefits in only one of the years. Some of those on the benefit rolls in 2 years (35%) may have experienced a single lengthy spell of illness which spanned successive benefit years. Many beneficiaries on the rolls in 3 or more years quite likely had recurring ailments of a chronic nature. Only 9% of the beneficiaries were on the rolls in 4 or in all 5 of the years under study. Of all claimants in the 5-year period, over 1/4 had died or retired by the ending date of the period.

For the most part, the occupational groups receiving the largest average amounts of benefits during the period consisted of workers in the more hazardous jobs. The group with the longest average sickness durations and highest average amount of benefits received per beneficiary, both for the 5-year period and per year on the rolls, was the way and structures helpers and apprentices. This group also had the highest proportion (50%) of claimants receiving benefits in 3 or more years and the lowest proportion (17%) who received benefits in one year only. On the other hand, shop craftsmen had the highest average number (15) of sickness beneficiaries per 100 qualified employees in the 5-year period.

As might be expected, the occupational groups having the lowest average benefit amounts and durations of sickness during the period consisted primarily of office employees. Station agents and telegraphers had the lowest benefit averages per beneficiary for the 5-year period and they also averaged the shortest benefit durations. However, the occupational group with the lowest proportion (15%) of beneficiaries on the rolls in 3 or more years was the station and platform employees. Executives, officials, and staff assistants had the lowest average number of beneficiaries per 100 qualified employees (3), and they also had the highest percentage (68) of claimants on the rolls in only one of the 5 years. As beneficiaries in this group also had the 2nd highest benefit average per year on the rolls, it is clear that, although these employees were not ill frequently during the 5-year period, their incapacity was often for lengthy periods when they did become ill.

Both beneficiary rates and durations of sickness for the study period tended to increase with age. Beneficiary rates ranged from a low of 4 per 100 qualified employees among workers under 25 years of age to a high of 30 per 100 qualified among workers age 65 and over. While beneficiaries age 65 and over were not paid the highest average benefit amounts (the 55-64 year-old group was highest), this was largely a result of their being ineligible, by law, for extended sickness benefits.

Type of Illness

A breakdown of sickness beneficiary characteristics during the 5-year period by type of illness is shown in tables 3 and 4. The sickness category accounting for the most claimants

Table 3.–Sickness beneficiaries and related data for 5-year period ending June 30, 1978, by major sickness group

International list no.	Type of sickness group	Number of beneficiaries[1]	Average amount of benefits		Average duration (creditable days)		Average duration (compensable days)	
			In 5-year period	Per year on rolls	In 5-year period	Per year on rolls	In 5-year period	Per year on rolls
000-136	Infective and parasitic diseases	6,500	$ 451	$214	42	19	27	13
140-239	Neoplasms	12,800	1,042	527	77	39	53	27
240-279	Endocrine, nutritional and metabolic diseases	8,400	1,187	547	93	43	64	30
280-289	Diseases of the blood and blood-forming organs	600	(2)	(2)	(2)	(2)	(2)	(2)
290-315	Mental disorders	15,300	1,303	541	88	37	61	25
320-389	Diseases of the nervous system and sense organs	12,400	954	495	75	39	51	26
390-458	Diseases of the circulatory system	56,500	1,569	698	111	49	77	34
460-519	Diseases of the respiratory system	29,500	816	422	58	30	40	20
520-577	Diseases of the digestive system	36,700	825	437	64	34	43	23
580-629	Diseases of the genito-urinary system	10,700	672	416	51	32	34	21
680-709	Diseases of the skin and subcutaneous tissues	3,700	597	326	50	27	34	18
710-738	Diseases of the musculoskeletal system and connective tissues	23,300	1,288	591	97	44	67	31
740-759	Congenital anomalies	100	(2)	(2)	(2)	(2)	(2)	(2)
780-796	Symptoms and ill-defined conditions	24,500	934	497	68	36	47	25
800-999	Accidents, poisoning, and violence	99,000	1,168	571	82	39	56	28
(3)	Pregnancy, childbirth, and the puerperium	5,400	1,590	746	113	53	78	37
	Total	349,900	1,126	549	81	40	56	27

[1]Total includes a small number whose illness was not classified.

[2]Number in sample too small to yield reliable data.

[3]Includes normal pregnancies and childbirths plus a small number of cases involving morbidities classified under numbers 630-678.

NOTE.—Data based on one percent sample. Type of sickness is determined by first sickness for which payment was made. Classification by sickness group in accordance with *Manual of the International Statistical Classification of Diseases, Injuries, and Causes of Death*, Eighth Revision, World Health Organization.

Table 4.—Percentages of sickness beneficiaries by number of years on the benefit rolls for 5-year period ending June 30, 1978, by major sickness group

International list no.	Type of sickness group	Percent of beneficiaries on rolls in—			
		Total	1 year	2 years	3 or more years
000-136	Infective and parasitic diseases	100	41	25	33
140-239	Neoplasms	100	35	35	30
240-279	Endocrine, nutritional and metabolic diseases	100	29	41	29
280-289	Diseases of the blood and blood-forming organs	100	(1)	(1)	(1)
290-315	Mental disorders	100	26	30	45
320-389	Diseases of the nervous system and sense organs	100	38	38	24
390-458	Diseases of the circulatory system	100	26	38	36
460-519	Diseases of the respiratory system	100	41	34	25
520-577	Diseases of the digestive system	100	42	36	22
580-629	Diseases of the genito-urinary system	100	50	38	12
680-709	Diseases of the skin and subcutaneous tissues	100	42	33	25
710-738	Diseases of the musculoskeletal system and connective tissues	100	30	37	33
740-759	Congenital anomalies	100	(1)	(1)	(1)
780-796	Symptoms and ill-defined conditions	100	43	32	25
800-999	Accidents, poisoning, and violence	100	37	33	30
(2)	Pregnancy, childbirth, and the puerperium	100	32	42	26
	Total	100	36	35	30

[1] Number in sample too small to yield reliable data.

[2] Includes normal pregnancies and childbirths plus a small number of cases involving morbidities classified under numbers 630-678.

NOTE.—Data based on one percent sample. Percentages may not add to 100 because of rounding. Type of sickness is determined by first sickness for which payment was made. Classification by sickness group in accordance with *Manual of the International Statistical Classification of Diseases, Injuries, and Causes of Death*, Eighth Revision, World Health Organization.

(28%) was accidents, poisonings, and violence; diseases of the circulatory system (making up 16% of the beneficiary total) came next. Pregnancy-related beneficiaries were paid the largest average amounts of benefits and had the longest average durations both in the entire period and per year on the rolls; claimants suffering from circulatory disease ranked 2nd in these categories. The highest proportion of chronic illness (those on the benefit rolls 3 or more years) was among beneficiaries with mental illness.

Comparison with Previous Study

A number of similarities and differences between the study covering the period ending June 30, 1973, and this one exist. The beneficiary rate was about the same (10 per 100 qualified employees in 1968-69 through 1972-73 and 11 per 100 qualified employees in 1973-74 through 1977-78) in both studies. Office employee occupational groups received the lowest average benefit payments and had the least amount of recurrent illness in each study. Also, the same 2 sickness categories—(1) accidents, poisonings, and violence, and (2) diseases of the circulatory system—had the most beneficiaries in each study.

In the previous study, the station and platform employees group received the highest average benefit payments, both for the entire period and per year on the rolls. However, this group was below average for the 5-year period in the latest study. Way and structures helpers and apprentices had the highest payments in both categories. In the 1968-73 study, diseases of the circulatory system and diseases of the musculoskeletal system and connective tissues resulted in the

highest average benefit payments; pregnancy-related claims received the highest average payments in the latest study. Another difference in the studies was with regard to mental disorders. Whereas the earlier study had indicated only an average rate of chronic illness among this category of beneficiaries, the latest study disclosed the highest percentage of chronic illness in this group.

The results of these 2 studies reflect the fact that the railroad working population has become younger in recent years through increased acceptance of earlier retirement. The median age of sickness beneficiaries in the latest study is 52 years, a drop of 3 years from the median in the previous study. The median age for all employees in the railroad industry dropped from 46 in 1967 to 41 in 1976. The impact of the increase in retirements on sickness benefit data can be seen from a comparison of the respective percentages for the 2 study periods of beneficiaries 65 and over who had been on the benefit rolls in 3 or more years. In the earlier period, 27% of the older beneficiaries received benefits in 3 or more years, but only 8% did so in the latest period.

Table 1.—Operations of the Railroad Retirement Accounts, fiscal years 1976-79

(In thousands)

Fiscal year or quarter	Receipts				Expenditures				Balance end of period
	Total[1]	Tax transfers[2]	Interest and profit on investments	Transfers under financial interchange[3]	Total[4]	Benefit payments	Net transfers to administration[5]	Transfers under financial interchange[6]	
	Railroad Retirement Account								
Cumulative July 1936-Mar. 1980	$54,963,268	$32,591,926	$5,177,945	$14,984,867	$52,840,445	$50,192,364	$450,006	$1,352,623	$2,122,824
1975-76	3,334,451	1,552,845	247,503	1,238,669	3,569,305	3,357,219	29,356	137,722	3,714,720
July-Sept. 1976[7]	500,090	464,834	16,106	.....	1,057,703	888,295	6,354	142,850	3,157,108
1976-77	3,590,852	1,783,723	231,907	1,207,523	3,818,685	3,670,227	30,832	.....	2,929,276
1977-78	4,159,243	1,856,468	209,063	1,618,461	4,315,757	3,871,524	31,119	213,745	2,772,761
1978-79	4,532,012	2,289,708	186,799	1,477,438	4,646,839	4,154,770	35,136	191,055	2,657,934
Quarter–									
Jan.-Mar. 1979	621,051	541,715	16,088	.....	1,087,696	1,015,151	10,325	.....	2,284,998
Apr.-June 1979	2,172,612	566,108	63,208	1,477,438	1,305,885	1,038,055	8,850	191,055	3,151,725
July-Sept. 1979	687,553	607,487	4,905	.....	1,181,344	1,100,261	7,378	.....	2,657,934
Oct.-Dec. 1979	1,104,064	582,164	131,765	.....	1,185,266	1,103,962	4,587	.....	2,576,733
Jan.-Mar. 1980	748,105	595,085	73,798	.....	1,202,014	1,114,195	7,375	.....	2,122,824
	Railroad Retirement Supplemental Account								
Cumulative Nov. 1966-Mar. 1980	$1,118,422	$1,093,337	$25,085	.....	[8]$1,086,378	$1,077,887	$7,096	.....	$32,045
1975-76	91,122	89,078	2,044	.....	113,043	112,301	742	.....	16,002
July-Sept. 1976[7]	32,636	32,522	114	.....	28,686	28,578	109	.....	19,951
1976-77	126,437	124,771	1,665	.....	117,520	116,718	802	.....	28,868
1977-78	120,387	118,127	2,260	.....	117,186	116,609	576	.....	32,069
1978-79	122,635	119,775	2,860	.....	120,684	120,092	592	.....	34,020
Quarter–									
Jan.-Mar. 1979	28,712	28,542	170	.....	30,081	29,906	175	.....	33,993
Apr.-June 1979	29,637	28,308	1,329	.....	30,194	30,044	150	.....	33,436
July-Sept. 1979	30,895	30,654	241	.....	30,310	29,985	325	.....	34,020
Oct.-Dec. 1979	30,518	29,065	1,453	.....	30,349	30,151	198	.....	34,190
Jan.-Mar. 1980	28,542	27,534	1,008	.....	30,687	30,562	125	.....	32,045

See footnotes on page 36

Table 2.—Number and average amount of railroad retirement annuities in current-payment status and awarded, by type of annuity, fiscal years 1976-79

Fiscal year or quarter	Regular retirement annuities									Supplemental annuities		Spouse annuities	
	Total number	Age				Disability							
		65 and over[9]		Under 65[9]		65 and over[9]		Under 65[9]					
		Number	Average amount	Number	Average amount	Number	Average amount	Number	Average amount	Number	Average amount	Number	Average amount
	In current-payment status at end of period												
1975-76	464,200	323,900	$339	39,600	$504	57,000	$293	43,800	$375	156,700	$59	223,800	$165
July-Sept 1976[7]	464,600	322,300	341	42,300	516	56,900	294	43,100	379	159,200	59	225,200	167
1976-77	464,100	319,500	362	44,900	565	56,300	312	43,400	410	169,300	57	230,800	178
1977-78	460,000	315,100	386	46,600	617	55,300	331	43,000	443	176,300	55	232,500	191
1978-79	455,400	311,600	426	47,000	695	54,400	360	42,500	494	182,700	54	233,600	210
Quarter–													
Jan.-Mar. 1979	457,100	312,900	393	46,800	636	54,700	333	42,700	452	179,400	55	232,700	195
Apr.-June 1979	454,800	311,800	422	45,900	686	54,500	359	42,600	491	181,000	54	232,700	208
July-Sept. 1979	455,400	311,600	426	47,000	695	54,400	360	42,500	494	182,700	54	233,600	210
Oct.-Dec. 1979	455,400	311,300	429	47,300	705	54,200	362	42,600	499	184,500	54	234,100	212
Jan.-Mar. 1980	453,400	309,200	432	48,000	716	53,800	363	42,400	503	186,300	53	233,700	215
	Awarded during period[10]												
Cumulative July 1936-Mar. 1980	1,524,500[11]	878,700	.....	222,700	.....	.....	.....	374,600	.....	247,800	.....	758,600	.....
1975-76	35,700	7,100	$362	21,300	$489	.....	.....	7,300	$375	21,700	$42	26,300	$184
July-Sept. 1976[7]	9,500	2,100	364	6,000	543	.....	.....	1,400	397	4,900	42	7,200	200
1976-77	29,300	6,400	391	15,700	555	.....	.....	7,100	460	16,400	41	26,300	215
1977-78	26,900	5,700	435	14,900	599	.....	.....	6,300	490	14,400	41	23,600	222
1978-79	25,500	5,100	470	14,500	682	.....	.....	5,800	547	14,700	41	22,300	246
Quarter–													
Jan.-Mar. 1979	6,400	1,300	443	3,600	647	.....	.....	1,600	532	2,900	41	5,700	244
Apr.-June 1979	4,900	1,100	435	2,400	646	.....	.....	1,400	555	3,600	41	5,100	243
July-Sept. 1979	7,800	1,500	520	4,900	737	.....	.....	1,400	573	3,600	41	6,100	259
Oct.-Dec. 1979	6,800	1,300	509	4,000	730	.....	.....	1,500	578	3,600	42	5,400	260
Jan.-Mar. 1980	6,900	1,200	498	4,200	740	.....	.....	1,500	579	4,300	42	5,900	271

See footnotes on page 36

Table 3.–Number and average amount of survivor benefits in current-payment status and awarded, by type of benefit, fiscal years 1976-79

Fiscal year or quarter	Monthly benefits									Insurance lump sums[13]		Residual payments	
	Total number[12]	Aged widows and widowers		Disabled widows and widowers		Widowed mothers and fathers		Children		Number	Average amount	Number	Average amount
		Number	Average amount	Number	Average amount	Number	Average amount	Number	Average amount				
	In current-payment status at end of period												
1975-76	337,700	291,100	$250	5,600	$212	6,700	$252	33,500	$227	.....	.....	.....	.....
July-Sept. 1976[7]	337,500	291,500	250	5,700	212	6,600	256	32,800	230	.....	.....	.....	.....
1976-77	337,400	292,700	267	6,200	228	6,300	275	31,600	248	.....	.....	.....	.....
1977-78	335,500	292,300	285	6,500	242	5,900	301	30,200	269	.....	.....	.....	.....
1978-79	333,300	292,100	314	6,800	265	5,400	336	28,500	300	.....	.....	.....	.....
Quarter–													
Jan.-Mar. 1979	334,800	292,500	286	6,600	243	5,600	304	29,600	272	.....	.....	.....	.....
Apr.-June 1979	334,300	292,500	314	6,700	265	5,500	332	29,100	298	.....	.....	.....	.....
July-Sept. 1979	333,300	292,100	314	6,800	265	5,400	336	28,500	300	.....	.....	.....	.....
Oct.-Dec. 1979	333,100	292,000	315	6,800	265	5,300	338	28,400	302	.....	.....	.....	.....
Jan.-Mar. 1980	331,600	291,200	316	6,900	265	5,100	338	28,000	303	.....	.....	.....	.....
	Awarded during period												
Cumulative Jan. 1947-Mar. 1980	984,000	682,700	.....	9,600	.....	76,000	.....	205,300	.....	544,500	.....	300,500	.....
1975-76	23,200	17,800	$272	800	$189	1,100	$251	3,500	$223	12,400	$744	1,900	$5,958
July-Sept. 1976[7]	6,300	4,800	289	200	205	300	281	1,000	252	4,200	752	500	6,038
1976-77	24,100	19,200	297	700	224	1,000	289	3,200	263	13,000	757	1,700	6,123
1977-78	22,200	17,700	315	600	237	900	317	3,000	287	12,300	766	1,400	5,873
1978-79	21,100	17,000	345	600	261	800	344	2,700	316	12,000	771	1,200	6,191
Quarter–													
Jan.-Mar. 1979	4,900	4,000	336	100	244	200	337	600	316	2,700	768	300	6,349
Apr.-June 1979	5,600	4,400	342	100	252	200	328	800	307	3,500	772	300	6,031
July-Sept. 1979	5,500	4,500	368	200	287	200	365	700	336	3,000	779	300	6,506
Oct.-Dec. 1979	4,700	3,800	375	100	286	200	369	600	330	2,600	779	200	5,624
Jan.-Mar. 1980	4,900	4,000	376	200	274	200	360	600	337	2,800	779	300	5,671

See footnotes on page 36

Table 4.—Operations of the Railroad Unemployment Insurance Accounts, fiscal years 1976-79

(In thousands)

Fiscal year or quarter	Receipts		Expenditures		Repayments and transfers[15]	Cash balance[16]	Due Railroad Retirement Account	Net deficit
	Total[14]	Contributions	Total	Benefit payments				
	Railroad Unemployment Insurance Account							
Cumulative								
July 1939-Mar. 1980	$4,684,740	$4,162,249	$4,634,933	$4,518,025	.....	.....	.....	.....
1975-76	113,033	109,852	217,958	217,913	(17)	$8,944	.....	.....
July-Sept. 1976[7]	35,044	33,973	46,727	46,619	.....	2,861	$5,604	$2,744
1976-77	176,068	169,203	183,186	179,690	.....	36,143	46,000	9,857
1977-78	209,840	204,269	200,081	197,313	$14,700	31,202	31,300	98
1978-79	198,584	193,701	142,696	141,941	31,300	55,790	.....	.....
Quarter–								
Jan.-Mar. 1979	50,867	50,498	46,471	46,055	12,000	18,161	.....	.....
Apr.-June 1979	45,903	45,664	30,148	30,146	.....	33,916	.....	.....
July-Sept. 1979	49,605	45,703	27,732	27,732	.....	55,790	.....	.....
Oct.-Dec. 1979	46,436	45,790	39,454	39,454	.....	62,772	.....	.....
Jan.-Mar. 1980	47,046	46,143	60,011	60,011	.....	49,807	.....	.....
	Railroad Unemployment Insurance Administration Fund							
Cumulative								
July 1939-Mar. 1980	$426,700	$402,291	$278,603	.....	$140,488	.....	.....	.....
1975-76	8,767	8,523	8,914	.....	.....	$5,896	.....	.....
July-Sept. 1976[7]	3,468	3,353	2,337	.....	910	6,123	.....	.....
1976-77	15,681	15,377	9,382	.....	6,452	6,458	.....	.....
1977-78	14,090	13,614	10,114	.....	4,266	6,157	.....	.....
1978-79	14,312	13,824	10,414	.....	3,623	6,260	.....	.....
Quarter–								
Jan.-Mar. 1979	3,464	3,366	2,602	.....	.....	7,920	.....	.....
Apr.-June 1979	3,596	3,486	2,554	.....	.....	8,826	.....	.....
July-Sept. 1979	3,652	3,518	2,611	.....	3,623	6,260	.....	.....
Oct.-Dec. 1979	3,687	3,523	2,971	.....	.....	6,921	.....	.....
Jan.-Mar. 1980	3,671	3,549	2,980	.....	.....	7,609	.....	.....

See footnotes on page 36

Table 5.—Beneficiaries, benefit payments and related data on operations under the railroad unemployment and sickness insurance program, benefit years 1976-79

Benefit year or quarter	Qualified employees	Applications	Claims	Payments[18]			Net amount paid (thousands)	Beneficiaries	Exhaustions of normal benefits	Placement of unemployment claimants
				Number	Average amount					
					Per registration period	Per week				
	Unemployment insurance									
1975-76	661,400	133,000	875,100	826,500	$175.87	$114.85	$142,983	105,000	20,500	4,500
1976-77	617,000	102,500	640,800	604,500	190.96	122.90	111,239	84,000	13,400	5,800
1977-78	602,600	112,200	652,700	604,400	194.76	124.15	110,766	95,000	10,500	5,600
1978-79	607,500	124,800	580,600	523,100	198.60	124.65	100,795	97,000	7,100	4,000
Quarter–										
Jan.-Mar. 1979	.....	24,900	166,200	151,600	202.76	124.70	30,042	44,000	3,500	1,200
Apr.-June 1979	.....	15,800	98,800	88,500	186.86	124.70	16,271	34,000	2,700	900
July-Sept. 1979	.....	36,800	87,900	77,200	191.72	123.85	13,637	31,000	600	700
Oct.-Dec. 1979	.....	32,700	142,200	125,700	190.42	124.45	22,550	48,000	300	800
Jan.-Mar 1980	.....	33,500	234,000	216,000	205.99	124.70	43,424	59,000	4,500	1,000
	Sickness insurance									
1975-76	661,400	103,000	514,900	472,900	$204.92	$111.80	$74,931	77,000	11,200	.....
1976-77	617,000	107,600	550,700	514,200	229.65	122.80	77,973	84,000	12,400	.....
1977-78	602,600	107,800	513,600	472,400	231.69	124.30	72,825	82,000	11,100	.....
1978-79	607,500	103,500	486,000	447,000	231.68	124.75	64,235	78,000	10,100	.....
Quarter–										
Jan.-Mar. 1979	.....	23,100	124,400	114,200	230.24	124.75	16,013	33,000	6,100	.....
Apr.-June 1979	.....	21,300	114,200	105,400	230.61	124.85	13,875	31,000	2,900	.....
July-Sept. 1979	.....	37,200	118,900	105,900	232.66	124.75	14,095	31,000	800	.....
Oct.-Dec. 1979	.....	21,200	116,500	104,900	232.50	124.85	16,905	31,000	300	.....
Jan.-Mar. 1980	.....	23,500	128,400	114,300	229.20	124.85	16,587	33,000	5,600	.....

See footnotes on page 36

Table 6.—Railroad employment, payrolls, and social insurance benefits, calendar years 1974-79

Calendar year or quarter	Employment (thousands)		Payrolls (billions)			Benefit payments (millions)	
	Average	Total	Total	Taxable		RRA[20]	RUIA
				RRA[19]	RUIA		
1974	592	739	$8.40	$7.27	$2.98	$2,836	$52
1975	548	678	8.35	7.11	2.76	3,308	137
1976	540	661	9.26	7.85	2.72	3,594	219
1977	546	655	10.04	8.49	2.75	3,842	174
1978	542	660	10.94	8.99	2.73	4,038	191
1979	555	666	12.47	10.90	2.80	4,378	143
Quarter–							
Jan.-Mar. 1979	539	.....	2.91	2.59	.68	1,045	46
Apr.-June 1979	557	.....	3.03	2.68	.70	1,068	30
July-Sept. 1979	567	.....	3.28	2.82	.71	1,130	28
Oct.-Dec. 1979	557	.....	3.25	2.80	.71	1,134	39
Jan.-Mar. 1980	533	.....	3.11	2.91	.68	1,145	60

See footnotes on page 36

Footnotes for Tables on Pages 30-35

[1] *Beginning with February 1975, includes advances for payment of social security benefits and, beginning February 1976, dual benefit transfers from U.S. Treasury.*

[2] *Includes U.S. Treasury appropriations for military service credits under the Railroad Retirement Act.*

[3] *Consists of transfers from the Social Security OASI Trust Fund beginning 1957-58 and from the DI Trust Fund beginning 1960-61.*

[4] *From June 1969 through June 1974, includes reimbursement to Railroad Unemployment Insurance Account under Sec. 10(h) of the Railroad Unemployment Insurance Act. Beginning with February 1975, includes payments of social security benefits.*

[5] *Excludes $41,127,000 appropriated directly for administration before 1949-50. Negative amounts reflect adjustment to prior-year expenditures.*

[6] *Consists of transfers to the Social Security OASI Trust Fund in 1953-54 through 1956-57, to the DI Trust Fund in 1958-59 and 1959-60, and to the HI Trust Fund beginning in 1966-67.*

[7] *July-September 1976 is transition quarter. Fiscal years 1976 and earlier began July 1 and ended June 30. Beginning October 1976, fiscal years begin October 1 and end September 30.*

[8] *Includes $1,395,000 in interest on amount repaid to Railroad Retirement Account.*

[9] *Age at end of period for those with annuities in current-payment status, age at accrual for awards.*

[10] *Average amounts of employee and spouse annuities awarded are estimates approximating the averages that will be payable after all recertifications are completed.*

[11] *Includes pensioners.*

[12] *Includes survivor (option) annuities and annuities to parents.*

[13] *Excludes benefits of the deferred type payable one year after the employee's death.*

[14] *Includes interest and, for the Railroad Unemployment Insurance Account, transfers from the Railroad Unemployment Insurance Administration Fund and from the Railroad Retirement Account.*

[15] *For Railroad Unemployment Insurance Account, data consist of net repayments of principal amounts due Railroad Retirement Account; for Railroad Unemployment Insurance Administration Fund, data consist of transfers of amounts over $6,000,000 on an accrual basis at end of year to Railroad Unemployment Insurance Account.*

[16] *Railroad Unemployment Insurance Administration Fund balance for each year includes adjustments for changes in expenditures made for earlier years.*

[17] *Borrowed amount repaid by end of period.*

[18] *Not adjusted for recoveries of overpayments or settlements of underpayments. Average per registration period is average for all 14-day periods; average per week is average for a full week of unemployment or sickness.*

[19] *Beginning in 1979, refers to tier I taxable payroll.*

[20] *Includes supplemental annuity payments.*

[21] *Preliminary.*

NOTE.—Some figures in the tables are based on estimates which are revised periodically as more information becomes available.

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Region 5	Federal Building, Room 7419, 450 Golden Gate Avenue, Box 36043, San Francisco, CA	94102

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AR	72201	Little Rock	Federal Building, Room 3238, 700 West Capitol Ave.	Richard A. Mulberry	501/378-5441
AZ	85701	Tucson	300 East Congress, Room 6M, Box FB-40	Harry G. Crane	602/792-6298
CA	92501	Loma Linda	Conference Communications Center, Rm. 308, 3rd & Anderson Streets	P. Joseph Robinson	714/796-7311
CA	93721	Fresno	Bank of California Bldg., 2136 Mariposa Street, Box 752	Joseph V. Gamble	209/487-5345
CA	90015	Los Angeles	U.S. Courthouse Building, Room 1507, 312 N. Spring Street	Vacant	213/688-2880
CA	94129	Oakland	George P. Miller Federal Building, 1515 Clay Street	Vacant	415/273-7821
CA	94521	Concord	Federal Building, Room E-1821, 2800 Cottage Way	Jack T. Wallentin	916/484-4368
CA	92401	San Bernardino	464 N. Mountain View	Leo L. Rosenblatt	714/383-5581
CA	94102	San Francisco	Federal Building, Rm. 1023, 450 Golden Gate Avenue, Box 36045	Stephen M. Kilfoyle	415/556-2590
CO	80201	Denver	189 Custom House, 20th & Stout Streets, P.O. Box 8568	Josephine R. Baldini	303/837-4311
CT	06510*	New Haven	Federal Building, 450 Court Street	James V. Medvin, Jr.	203/773-2049
DC	20036	Washington	1925 L. Street N.W.	John L. Walsh	202/653-6364
FL	33301	Fort Lauderdale	299 E. Broward Blvd., Room 304	Alice L. Blake	305/527-7372
FL	32202	Jacksonville	400 West Bay Street, Room 344, Box 35826	Wanda M. Holland	904/791-2541
FL	33602	Tampa	700 Twiggs Street, Room 707	Leo Mowry	813/228-2495
GA	30303	Atlanta	101 Marietta Street Suite 2306	John R. Fontaine	404/221-2841
GA	31401	Savannah	415 W. Broughton Street, Suite 101	Albert Smith	912/944-4267
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IL	62035	Godfrey	120 South Main Street, Suite 317, P.O. Box 1291	Bradford E. Elliott	217/423-9747
IL	62269	East St. Louis	6311 State Street	Harry Vaughn	618/874-2300
IL	60431	Joliet	109 North Joliet Street	Thity L. Clay, Jr.	815/740-2104
IL	61201	Rock Island	U.S.P.S. Building, 211 Main Street	James L. McFadden	309/793-5827
IL	61350	Peru	U.S.P.S. Building, Room 234, 105 N.W. Seventh Street	Thomas C. Driscoll	815/223-6871
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KY	41201	Louisville	Federal Bldg., Rm. 377A, 600 Federal Place, P.O. Box 3702	Russell L. Gibbons	502/582-5208
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MI	48226	Detroit	P.V. McCollum Federal Bldg., 477 E. Michigan Ave. Suite 1909	Michael A. Jensen	313/226-4321
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MO	63105	St. Louis	915 Olive Street, Room 207	Brian P. Running	612/725-7491
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NE	68102	Omaha	New Federal Building, Room 1009, 215 N. 17th Street	Mark R. Sheffler	402/221-4641
NJ	07102	Newark	New Federal Building, Room 307, 970 Broad Street	Joseph L. Stechmeyer	201/645-3990
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NM	88201	Gallup	Federal Bldg., 201 Ave. and Third St., Rm. 140, P.O. Box 910	Richard G. Padilla	505/863-4151
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NY	14001	Akron	Mark Twain Building 108 North Main Street	Bettie B. Marcincuch	607/734-5464
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NY	10278	New York	Federal Building, Room 3404, 26 Federal Plaza	William Jaeksis	212/264-8920
NY	13260	Syracuse	U.S. Courthouse & Fed. Bldg., 100 E. Clinton St., Rm. 825	Neil N. Reis, Jr.	315/423-5600
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OH	43604	Toledo	Federal Building, Room 321, 234 Summit Street	Eileen Howell	419/259-7642
OH	44503	Youngstown	Dollar Bank Building, Room 601, Central Square	Ellen M. Slick	216/746-6138
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OK	74103	Tulsa	333 West Fourth Street, Room 3339	Ruby S. Kay	918/581-7402
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PA	17108	Harrisburg	Federal Building, Room 504, 228 Walnut Street, Box B	James P. Bigio	717/782-4490
PA	19106	Philadelphia	Pa. J. Green Jr. Federal Bldg., Rm. 7224, 600 Arch Street	Harry P. Post	215/597-4546
PA	15222	Pittsburgh	Park Building, Room 1227, 355 Fifth Avenue	David R. Rabony	412/644-2696
PA	18503	Scranton	U.S. P.O. & Cthse., Washington Ave. & Linden St., Room 301	Joseph R. Heffron	717/346-8774
TN	37919	Knoxville	1111 Northshore Drive, Bldg. 1, Room 237, Drawer 139	Lee D. Shoopman	615/637-9300
TN	38103	Memphis	Clifford Davis Federal Building, Room 9, 167 N. Main Street	Vacant	901/521-3274
TN	37203	Nashville	108 Federal Building, U.S. Courthouse, 801 Broadway	Lawrence J. LaMorgia	615/251-5191
TX	79101	Amarillo	Federal Bldg. & U.S. Courthouse, Rm. 118, 205 East 5th St.	James A. Camp	806/376-2256
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